

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF INDIANA
FORT WAYNE DIVISION**

MID-CENTURY INSURANCE
COMPANY,)
)
Plaintiff,)
)
v.) Cause No. 2:24-CV-99-HAB-ALT
)
MID-AMERICA MENTAL
HEALTH LLC, et al.,)
)
Defendants.)

OPINION AND ORDER ADOPTING REPORT AND RECOMMENDATION

This matter is before the Court for an Order on the Magistrate Judge's Report and Recommendation ("R&R") in which the Magistrate Judge recommends granting the motion for summary judgment (ECF No. 46) filed by Plaintiff Mid-Century Insurance Company ("Mid-Century"). (ECF No. 50). The R&R was filed on August 11, 2025. The parties were advised of the 14-day objection period under Fed. R. Civ. P. 72(b). That deadline has passed without any objections filed by the parties.

Mid-Century filed its Amended Complaint on February 18, 2025, seeking a declaration that it has no duty to defend or indemnify Defendants Mid-America Mental Health LLC or Christine Reese for a state-court lawsuit brought against them by Defendant Elizabeth Magee. (ECF No. 39). On April 25, 2025, Mid-Century filed its motion for summary judgment. No Defendant filed any response in opposition. The motion was referred to Magistrate Judge Andrew Teel for a report and recommendation. (ECF No. 49). The Magistrate Judge concluded that the undisputed facts show that Mid-Century has no defense or indemnification duty for the underlying lawsuit and recommended that the motion be granted. R&R at 1.

“If no objection or only partial objection is made, the district court judge reviews those unobjected portions for clear error.” *Johnson v. Zema Sys. Corp.*, 170 F.3d 734, 739 (7th Cir. 1999). As recounted above, the parties have not objected to the recommended disposition of the case. The Court has reviewed the Magistrate Judge’s R&R. The Magistrate Judge engaged in a thorough discussion of the relevant law, and the Court finds that the R&R is not clearly erroneous and is amply supported by the record. Accordingly, the Court adopts the Magistrate Judge’s recommended disposition of the case.

The Report and Recommendation (ECF No. 50) is ADOPTED IN ITS ENTIRETY. Mid-Century’s motion for summary judgment (ECF No. 46) is GRANTED. The Clerk is directed to enter judgment for Mid-Century and against Defendants declaring:

1. There is no coverage under the policy for any liability Mid-America Mental Health LLC or Christine Reese may have for the damages alleged in the complaint filed by Elizabeth Magee in the underlying action;
2. Mid-Century has no duty to defend Mid-America Mental Health LLC or Christine Reese in the underlying action; and
3. Mid-Century has no duty to indemnify Mid-America Mental Health LLC or Christine Reese for any liability they may have for the damages alleged in the complaint filed by Elizabeth Magee in the underlying action.

SO ORDERED on September 30, 2025.

s/ Holly A. Brady

CHIEF JUDGE HOLLY A. BRADY
UNITED STATES DISTRICT COURT